

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ROME DIVISION**

IN RE:) CASE NO. 18-42189-BEM
)
Anthony David Luke and)
Stacy Dawn Merritt-Luke,) CHAPTER 13
)
Debtors.)

MOTION TO INCUR NEW DEBT BY PURCHASING AUTOMOBILE

COME NOW Anthony David Luke and Stacy Dawn Merritt-Luke, Debtors in the above-styled Chapter 13 case, by and through counsel, file this "Motion to Incur Debt", and show this honorable court the following:

1.

Debtors filed the petition for relief in the above-styled Chapter 13 case on September 17, 2018. The Chapter 13 plan has not yet been confirmed.

2.

Debtors wish to incur new debt to purchase an automobile to provide for their transportation needs.

3.

Debtors are not able to attain financing without approval from the court. The terms on which the debtors will incur new debt by purchasing a vehicle are approximately as follows:

\$9,995 Financed, and a payment of \$175 biweekly.

4.

Debtors plan to purchase a 2008 Hyundai Santa Fe.

5.

Debtors will amend Schedules I & J to show that the loan repayment is feasible and that said monthly note will not impede their ability to fund their Chapter 13 Plan.

6.

Debtors believe that the purchase of this property is in the best interest of the estate and the creditors and that such purchase will assist in the effectuation of the Debtors' financial reorganization.

WHEREFORE, Debtors pray:

- (a) that this Motion be filed, read and considered;
- (b) that this Motion be granted; and,
- (c) that this Honorable Court grant such other and further relief as it deems just and proper.

This the 24th day of April, 2019.

Respectfully submitted,

/s/ _____

Dan Saeger
Attorney for Debtors
Georgia Bar No. 680628

SAEGER & ASSOCIATES, LLC
706 S Thornton Ave. Ste. D
Dalton, GA 30720
(P) 706-529-5566
dan@whitfieldcountylaw.com



2208 SOUTH 41 HWY, DALTON, GA. 30720
PHONE: 706/275-6226 FAX: 706/226-6064
janddauto@hotmail.com

BUYERS ORDER

or *S.M. Low*

2008 HYUNDAI SANTA FE
YEAR MAKE MODEL

5NMSH13E38H152087 129652
VIN MILEAGE

FINANCE PRICE	<u>9995.00</u>	TAG/TITLE	<u>60.00</u>
CASH PRICE	<u> </u>	DOC FEES	<u>150.00</u>
ON TRADE	<u> </u>	DOWN PAYMENT	<u>1000.00</u>
SALES TAX	<u>210.38</u>	TOTAL PRICE	<u>12,986.71</u>
PAYMENT AMT	<u>175.00</u>	M/W/B/S	<u>Biweekly</u>

SALES MAN Alfonso Rodriguez DATE 4/1/19
SIGNATURE Alfonso Rodriguez

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CERTIFICATE OF SERVICE

I certify that true and correct copies of Debtor's Motion to Incur Debt have been served upon the following by placing same in an envelope with adequate First Class postage affixed and depositing same in the United States Mail addressed for delivery to:

Mary Ida Townson
Chapter 13 Trustee
Suite 2200
191 Peachtree Street, NE
Atlanta, GA 30303-1740

Anthony David Luke
Stacy Dawn Merritt-Luke
203 W Hawthorne st
Dalton, GA 30720

And all creditors on the attached matrix.

This 24th day of April, 2019.

/s/ Dan Saeger
Dan Saeger
Attorney for Debtors
Georgia Bar No. 680628

SAEGER & ASSOCIATES, LLC
706 S Thornton Ave. Ste. D
Dalton, GA 30720
(P) 706-529-5566
dan@whitfieldcountylaw.com

Label Matrix for local noticing

113E-4

Case 18-42189-bem

Northern District of Georgia

Rome

Wed Apr 24 20:29:10 EDT 2019

Charles Jackson Bowen

The Bowen Law Group

Suite 1001

7 E Congress Street

Savannah, GA 31401-3357

Ad Astra Recovery

7330 W 33rd St N # 118

Wichita, KS 67205-9370

Ashley Funding Services, LLC its successors

assigns as assignee of Laboratory

Corporation of America Holdings

Resurgent Capital Services

PO Box 10587

Greenville, SC 29603-0587

Cash Express, LLC

345 South Jefferson Avenue, Suite 300

Cookeville, TN 38501-3456

Capital Auto Finance

2759 Delk Rd SE

Marietta, GA 30067-8859

Credit Acceptance Corporation

PO Box 5070

Southfield, MI 48086-5070

Chattanooga Imaging

1710 Gunbarrel Rd

Chattanooga, TN 37421-3127

Credit Acceptance

25505 West Twelve Mile Rd

Suite 3000

Southfield MI 48034-8331

Credit Acceptance Corporation

PO Box 5070

Southfield, MI 48086-5070

Credit Collection Service

PO Box 607

Norwood, MA 02062-0607

Credit One Bank

PO Box 98872

Las Vegas, NV 89193-8872

Dalton Utilities

1200 Vd Parrott Jr Pkwy

Dalton, GA 30721-3442

(p)DIRECTV LLC

ATTN BANKRUPTCIES

PO BOX 6550

GREENWOOD VILLAGE CO 80155-6550

Emergency Coverage Corp

265 Brookview Centre Way

Knoxville, TN 37919-4049

First Premier Bank

3820 N Louise Ave

Sioux Falls, SD 57107-0145

Hamilton Medical Center

Attn: Collection Department

PO Box 1168

Dalton, GA 30722-1168

IC Systems Collections

PO Box 64378

Saint Paul, MN 55164-0378

LVNV Funding LLC

c/o Resurgent Capital Services

PO Box 1269

Greenville, SC 29602-1269

LVNV Funding, LLC its successors and assigns

assignee of MHC Receivables, LLC and

FNBm, LLC

Resurgent Capital Services

PO Box 10587

Greenville, SC 29603-0587

Anthony David Luke

203 W Hawthorne St

Dalton, GA 30720-3155

Stacy Dawn Merritt-Luke

203 W Hawthorne St

Dalton, GA 30720-3155

Mitchell & Mitchell, PC

PO Box 668

Dalton, GA 30722-0668

NGRCA

P O BOX 1949

DALTON, GA 30722-1949

North Georgia Regional Collection Agency

PO Box 1949

Dalton, GA 30722-1949

Online Information Services

PO Box 1489

Winterville, NC 28590-1489

Online Services

PO Box 1489

Winterville, NC 28590-1489

Physicians Care

403 McBrien Rd

Chattanooga, TN 37412-3223

Physicians Care

Premier Financial

5312 Brainerd Rd

Chattanooga, TN 37411-5327

Premier Bankcard, Llc

Jefferson Capital Systems LLC Assignee

Po Box 7999

Saint Cloud Mn 56302-7999

Premier Financial

5312 Brainerd Rd

Chattanooga, TN 37411-5327

Prgressive Leasing
256 W Data Dr
Draper, UT 84020-2315

Progressive Insurance Company
Document Page 6 of 6
6300 Wilson Mills Rd
Mayfield Village, OH 44143-2182

Promise Pediatrics
375 Boynton Dr
Ringgold, GA 30736-2737

Robert Scott Rickman
Rickman & Associates, PC
Suite 200
1755 North Brown Road
Lawrenceville, GA 30043-8196

Dan Saeger
Saeger & Associates, LLC
Suite D
706 S Thornton Ave
Dalton, GA 30720-8212

Daniel R. Saeger
Rickman & Associates, P.C.
706 S Thornton Ave. Ste. D
Dalton, GA 30720-8212

Speedy Cash
5900 Brainerd Rd
Chattanooga, TN 37411-5515

(p) TMX FINANCE LLC FORMERLY TITLEMAX
15 BULL STREET
SUITE 200
SAVANNAH GA 31401-2686

Mary Ida Townson
Chapter 13 Trustee
Suite 2200
191 Peachtree Street, NE
Atlanta, GA 30303-1770

UNITED STATES DEPARTMENT OF EDUCATION
CLAIMS FILING UNIT
PO BOX 8973
MADISON, WI 53708-8973

US Dept of Ed/GLELSI
PO Box 7859
Madison, WI 53707-7859

Wakefield & Assoc.
PO Box 50250
Knoxville, TN 37950-0250

Wells Fargo Card Service
PO Box 14517
Des Moines, IA 50306-3517

Whitfield County Magistrate Court
Attention: Civil Clerk
PO Box 386
Dalton, GA 30722-0386

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Directv
PO Box 78626
Phoenix, AZ 85062-8626

Titlemax
301 N Glenwood Ave
Dalton, GA 30721-3114

(d) Titlemax of Georgia, Inc.
15 Bull Street
Suite 200
Savannah, GA 31401 United States

End of Label Matrix	
Mailable recipients	43
Bypassed recipients	0
Total	43